

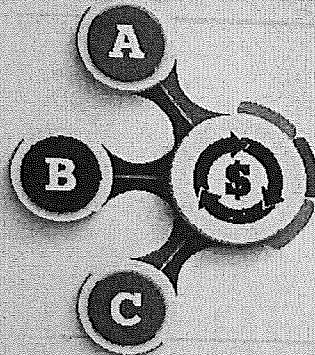
NAVIENT.

P.O. BOX 9500 WILKES-BARRE, PA 18773-9500



31707 W. LAKE KETCHUM
M ROAD
STANWOOD WA 98292-9709

**Having trouble
making your student
loan payments?**



We have **options** that can reduce or temporarily postpone your student loan payments.



Scan to learn more about your student loan repayment options or check it out here: Navient.com/RepaymentOptions

Navient.com
Convenience with a click

- Enroll in Auto Pay
- View Loan Information
- View Payment History
- View Frequently Asked Questions
- Make a One-Time Payment

Account Summary

Account Number	691-1
Billing Group ¹	1
Statement Date	11/10/20
Billing Period	10/12/20 to 11/10/20
Unpaid Principal	\$5,952.02
Payments Since Last Bill	\$0.00
Past Due Amount (Pay Now)	\$300.36
Pay Past Due Amount By 11/22/20 to avoid Late Fee of	\$4.51
Current Amount Due ¹	\$75.09
Current Amount Due Date	12/07/20
Pay Current Amount Due (+ any Past Due Amount) by 12/22/20 to avoid additional Late Fee of	\$4.51
Unpaid Fees	\$13.53
Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$388.98

See enclosed for loan details

Detach along perforation and return with your payment or go to Navient.com to make an electronic payment

Account Number **691-1**

Total Payment Due \$388.98

See above for dates and Late Fees that apply

Total Amount Enclosed \$

Make checks payable to Navient
(U.S. Currency only - Do not send cash)

Changed your address or phone number?
Please visit Navient.com to update your information.

Navient

PO BOX 9533
WILKES-BARRE, PA 18773-9533

Exhibit 16

Loan Information as of 11/10/20

Loan ID	1-07	1-08	1-09	Total
Current Balance	2,830.41	1,613.85	1,726.83	6,170.09
Unpaid Interest	97.91	55.73	59.70	213.34
Unpaid Fees ²	0.21	3.54	3.78	13.53
Unpaid Principal	2,732.29	1,554.38	1,665.35	6,352.02
Original Principal	10,576.00	5,833.00	5,993.00	22,374.00
Capitalized Interest ¹	0.00	0.00	0.00	0.00
Principal Reduction	-7,843.71	-4,280.62	-4,297.65	-16,421.98
Life of Loan Payments	7,864.42	4,292.39	4,310.28	16,467.09
Total Principal Paid	7,843.71	4,280.62	4,297.65	16,421.98
Total Interest Paid	20.71	11.77	12.63	45.11
Total Fees Paid	0.00	0.00	0.00	0.00

Billing Period Summary 10/12/20 to 11/10/20

Loan ID	1-07	1-08	1-09	Total
Payments Received ²	0.00	0.00	0.00	0.00
Last Payment Effective Date	00/00/00	00/00/00	00/00/00	
Applied to Interest	0.00	0.00	0.00	0.00
Applied to Fees	0.00	0.00	0.00	0.00
Applied to Principal	0.00	0.00	0.00	0.00
Fees Assessed ¹	2.07	1.18	1.26	4.51
Late Fee	2.07	1.18	1.26	4.51
Returned Check Fee	0.00	0.00	0.00	0.00
Other Fees	0.00	0.00	0.00	0.00

Loan Details

Loan ID	1-07	1-08	1-09	Total
Loan Date	08/06/08	08/20/07	02/27/08	
Loan Program	PLUSLOAN	PLUSLOAN	PLUSLOAN	
Interest Rate (F-Fixed, V-Variable)	8.500	8.500	8.500	
Total Payment Due	176.56	101.60	108.83	386.99
Past Due Amount	137.88	78.44	84.04	290.36
Current Amount Due	34.47	19.61	21.01	75.09
Unpaid Fees	0.21	3.54	3.78	13.53
Pay Past Due Amount by 1/22/20 to avoid a Late Fee of	2.07	1.18	1.26	4.51
Pay Current Amount (+ any Past Due Amount) by 1/22/20 to avoid a Late Fee of	2.07	1.18	1.26	4.51

¹Interest continues to accrue on any loan(s) until the loan has been paid in full, including loans in a paid ahead status. Follow the PAYMENTS section of this statement to learn how to reduce the total cost of your loan(s) by making payments on paid ahead loans.

²The Billing Period Summary section reflects all payments received during your billing period. If you made more than one payment during your billing period, the Last Payment Effective Date is the date the most recent payment was credited to your account. To see your full transaction history and all payment effective dates, log in to your account at Navient.com.

Account number: 691-1